

FOR IMMEDIATE RELEASE
07 February, 2003
PUBLIC NOTICE #2003-06

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed.

Request must be in writing and addressed to: RATE

ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
07-Feb-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-850	0553	AMERICAN & FOREIGN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	AMATEUR SPORTS & SPECIAL EVENTS	0.00%
03-877	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	INLAND MARINE	NEW PROGRAM	RBC-RBC TRAVEL INS.	0.00%
03-816	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-817	0212	AMERICAN ZURICH INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-818	0212	ASSURANCE CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-880	0164	ATHENA ASSURANCE CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0.00%
03-881	0164	ATHENA ASSURANCE CO.	COMM	FIRE	FORMS	NONE	
03-748	0164	ATHENA ASSURANCE CO.	COMM	INLAND MARINE	FORMS	NONE	
03-875	0164	ATHENA ASSURANCE CO.	COMM	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	0.00%
03-722	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	TMC SPECIALIZED DINING	
03-731	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	TMC MOVING & STORAGE	
03-723	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	FORMS	SMP-TMC SPECIALIZED DINING	
03-721	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	TMC SPECIALIZED DINING	
03-684	0000	BANCINSURE, INC.	COMM	OTHER LIABILITY	RATE	NONE	4.23%
03-716	0000	CENTURY-NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
03-813	1231	COMM CASUALTY INS. CO. OF NORTH CAROLINA	COMM	OTHER LIABILITY	FORMS	M&C-SMALL CONTRACTORS	
03-879	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	RATE	SMP-MAINSTREET & MAINSTREET-N.O.C.	132.00%
03-741	0057	ELECTRIC INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	PERS AUTO PHYSICAL DAMAGE	
03-819	0212	EMPIRE FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-891	0140	FARMLAND MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	0.10%
03-733	0140	FARMLAND MUTUAL INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210	0.10%
03-736	0140	FARMLAND MUTUAL INS. CO.	COMM	FIRE	RATE & FORM	HR3210	0.10%
03-886	0140	FARMLAND MUTUAL INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210	
03-888	0140	FARMLAND MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210	
03-738	0140	FARMLAND MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.10%
03-820	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-685	0031	GEICO GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
03-686	0031	GEICO INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
03-857	0218	GLENS FALLS INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	UNIVERSAL SECURITY PORTFOLIO	
03-858	0218	GLENS FALLS INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	UNIVERSAL SECURITY PORTFOLIO	0.00%
03-729	0079	GMAC INS. CO. ONLINE, INC.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-843	0111	GOLDEN EAGLE INS. CORP	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
03-687	0031	GOVERNMENT EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SPONSORED MARKETING GROUP	0.00%
03-719	0012	GRANITE STATE INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-BOP-AIG BUSINESS OWNERS	5.00%
03-861	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	INLAND MARINE	RULE CHANGE	CONTRACTORS EQUIPMENT	
03-865	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	

California Department of Insurance
Public Notice Filing
07-Feb-03

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03-862	0084	GREAT AMERICAN ASSURANCE CO.	COMM	INLAND MARINE	RULE CHANGE	CONTRACTORS EQUIPMENT	
03-866	0084	GREAT AMERICAN ASSURANCE CO.	COMM	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
03-863	0084	GREAT AMERICAN INS. CO.	COMM	INLAND MARINE	RULE CHANGE	CONTRACTORS EQUIPMENT	
03-867	0084	GREAT AMERICAN INS. CO.	COMM	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
03-864	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	INLAND MARINE	RULE CHANGE	CONTRACTORS EQUIPMENT	
03-868	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
03-689	0150	GREAT WEST CASUALTY CO.	COMM	INLAND MARINE	FORMS	NONE	
03-890	0958	HAWAIIAN INS. & GUARANTY CO., LIMITED (THE)	PERS	EARTHQUAKE	RATE & FORM	HOMEOWNERS	367.00%
03-720	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RV RENTAL	0.00%
03-814		INS. SVCS OFFICE, INC.	COMM	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
03-725	0079	INTEGON NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0.00%
03-869	0079	INTEGON NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-893	0761	INTERSTATE INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED EMERGENCY ROADSIDE TRANSPORTATION INS	18.60%
03-693	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-FIDUCIARY	0.00%
03-696	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	D&O	0.00%
03-697	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PRIVATUS	0.00%
03-715	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - NOT FOR PROFIT	0.00%
03-810	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	MULTI EMPLOYER	0.00%
03-811	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	KIPNAP, RANSOM & EXTORTION	0.00%
03-812	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0.00%
03-717	1326	LINCOLN GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE & FORM	MOTORCYCLE	27.30%
03-718	1326	LINCOLN GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
03-871	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - ARCHITECTS & ENGINEERS	
03-845	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-821	0212	MARYLAND CASUALTY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-848	0304	MERASTAR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-730	0079	MIC GENERAL INS. CORP	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-727	0079	NATIONAL GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0.00%
03-728	0079	NATIONAL GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-892	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	0.10%
03-734	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210	0.10%
03-737	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	FIRE	RATE & FORM	HR3210	0.10%
03-887	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210	
03-889	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210	
03-739	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210	0.10%

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07-Feb-03

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03-859	0158	NORTH RIVER INS. CO. (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-822	0212	NORTHERN INS. CO. OF NEW YORK	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-828	0645	OREGON MUTUAL INS. CO.	PERS	ALLIED LINES	RULE CHANGE	NONE	0.00%
03-827	0645	OREGON MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-842	0645	OREGON MUTUAL INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
03-832	0645	OREGON MUTUAL INS. CO.	PERS	FIRE	RULE CHANGE	NONE	0.00%
03-829	0645	OREGON MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	UMBRELLA/EXCESS	0.00%
03-834	0645	OREGON MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
03-835	0645	OREGON MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
03-836	0645	OREGON MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	0.00%
03-837	0645	OREGON MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP	0.00%
03-839	0645	OREGON MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	OWNERS, LANDLORDS, & TENANTS	0.00%
03-840	0645	OREGON MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0.00%
03-841	0645	OREGON MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	MANUFACTURERS & CONTRACTORS	0.00%
03-683	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-688	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-815	2898	PACIFIC SPECIALTY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RULE CHANGE	MOTORCYCLE	
03-732	1218	PENN-AMERICA INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
03-735	1218	PENN-AMERICA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-847	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-846	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-844	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
03-740	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
03-826	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS COMM	
03-853	0553	ROYAL INDEMNITY CO.	COMM	OTHER LIABILITY	NEW PROGRAM	AMATEUR SPORTS & SPECIAL EVENTS	0.00%
03-855	0553	ROYAL INS. CO. OF AMERICA	COMM	OTHER LIABILITY	NEW PROGRAM	AMATEUR SPORTS & SPECIAL EVENTS	0.00%
03-882	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	FIRE	FORMS	NONE	
03-751	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
03-883	0164	ST. PAUL GUARDIAN INS. CO.	COMM	FIRE	FORMS	NONE	
03-752	0164	ST. PAUL GUARDIAN INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
03-884	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	FIRE	FORMS	NONE	
03-753	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
03-885	0164	ST. PAUL MERCURY INS. CO.	COMM	FIRE	FORMS	NONE	
03-754	0164	ST. PAUL MERCURY INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
03-870	0176	STATE FARM FIRE & CASUALTY CO.	COMM	OTHER LIABILITY	NEW PROGRAM	SPECIALTY PRODUCT - TECHNOLOGY SVCS E & O LIAB	0.00%
03-878	0176	STATE FARM FIRE & CASUALTY CO.	COMM	OTHER LIABILITY	NEW PROGRAM	SPECIALTY PRODUCTS- MISCELLANEOUS ERRORS & OMISSION	0.00%
03-860	0158	UNITED STATES FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-823	0212	VALIANT INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	

California Department of Insurance
Public Notice Filing
07-Feb-03

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03-872	0350	WESTPORT INS. CORP	COMM	INLAND MARINE	RATE	DIFFERENCE IN CONDITIONS	2.40%
03-838	0748	WILLIAMSBURG NATIONAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	CREST TRUCKING	-58.00%
03-825	0212	ZURICH AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-824	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	OTHER LIABILITY	RULE CHANGE	NONE	

113 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-38751	12/20/02	Combined Specialty Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change	Construction	
Correct	02-38751	12/20/02	Combined Specialty Insurance Company	Commercial Auto Liability and Physical Damage	New Program	Construction	0.00%
Incorrect	02-38751	12/20/02	Combined Specialty Insurance Company	Commercial Other Liability	Rule Change	Construction	
Correct	02-38751	12/20/02	Combined Specialty Insurance Company	Commercial Other Liability	New Program	Construction	0.00%
Incorrect	02/37995	12/06/02	Liberty Northwest Insurance Corporation	Commercial Other Liability	Rule Change	Federal, Maritime Classes, Employers Liability	0.00%
Correct	02/37995	12/06/02	Liberty Northwest Insurance Corporation	Commercial Other Liability	New Program	Federal, Maritime Classes, Employers Liability	0.00%
Incorrect	02-38421	12/13/02	Pacific Specialty Insurance Company	Commercial Allied Lines	Rule Change	Excess Flood	
Correct	02-38421	12/13/02	Pacific Specialty Insurance Company	Personal Allied Lines	Rule Change	Excess Flood	
Incorrect	03-206	01/09/03	Westchester Fire Insurance Company	Commercial Other Liability	Both Rate and Forms	Umbrella/Excess-Experience Rating	2.00%
Correct	03-206	01/09/03	Westchester Fire Insurance Company	Commercial Other Liability	Both Rate and Forms	Umbrella/Excess-Experience Rating	-4.00%
Incorrect	02-38682	12/20/02	Western Surety Company	Commercial Surety	Rule Change		
Correct	02-38682	12/20/02	Western Surety Company	Commercial Surety	Rate		0.00%